

**Notice of References Cited**

Application/Control No.

09/522,481

Applicant(s)/Patent Under  
Reexamination  
PINTO, EDWARD J.

Examiner

Jeffrey Pwu

Art Unit

3624

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	B	US-5,940,812	08-1999	Tengel et al.	705/38
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	L	US-			
	M	US-			

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**NON-PATENT DOCUMENTS**

*		Include as applicable: Author, Title Date, Publisher, Edition or Volume, Pertinent Pages)
	U	"Fico Scores", <a href="http://www.ineedcredit.com/mortgages/fico.htm">http://www.ineedcredit.com/mortgages/fico.htm</a>
	V	"Fico Scores", <a href="http://www.mortgage101.com/partner-scripts/1213.asp?p=cdunn">http://www.mortgage101.com/partner-scripts/1213.asp?p=cdunn</a>
	W	
	X	

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